

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Chad D. Cody  
Kelly A. Cody  
Debtors

Case No. 13-32282-maw  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-3

User: admin  
Form ID: 227i

Page 1 of 3  
Total Noticed: 29

Date Rcvd: Jun 03, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2013.

db/db +Chad D. Cody, Kelly A. Cody, 6052 Sunny Lake Court, Sylvania, OH 43560-9258  
tr +Patti Baumgartner-Novak, 3015 Navarre Ave., #203, Oregon, OH 43616-3339  
22365706 ADT Security Services, Inc., P.O. Box 371490, Pittsburgh, PA 15250-7490  
22365707 Allstate Insurance Company, P.O. Box 40047, Roanoke, VA 24022-0047  
22365710 Buckeye CableSystem, P.O. Box 10027, Toledo, OH 43699-0027  
22365713 City of Toledo Dept. of Pub. Util., 420 Madison Avenue, Suite 100, Toledo, OH 43667-0001  
22365715 Edfinancial Services, P.O. Box 36008, Knoxville, TN 37930-6008  
22365719 Mercy St. Vincent Medical Center, P.O. Box 740819, Cincinnati, OH 45274-0819  
22365720 +North American Credit Services, 2810 Walker Rd., Chattanooga, TN 37421-1082  
22365722 +Olivet Christian Nursery School, In, 5840 Monroe Street, Sylvania, OH 43560-2200  
22365723 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177  
22365725 ++TOLEDO EDISON, BANKRUPTCY DEPARTMENT, 6896 MILLER ROAD, BRECKSVILLE OH 44141-3222  
(address filed with court: Toledo Edison, P.O. Box 3638, Akron, OH 44309-3638)  
22365726 US Bank Consumer Finance, P.O. Box 640341, Cincinnati, OH 45264-0341  
22365728 +Waste Management, 48797 Alpha Drive Ste 150, Wixom, MI 48393-3454  
22365730 Wells Fargo Auto Finance, P.O. Box 29723, Phoenix, AZ 85038-9723  
22365731 Wells Fargo Bank NA, P.O. Box 650828, Dallas, TX 75265-0828

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: Stephen.Priestap@priestap-law.net Jun 03 2013 23:00:24 Stephen T Priestap,  
626 Madison Avenue, Suite 603, Toledo, OH 43604  
22365708 EDI: AMEREXPR.COM Jun 04 2013 00:23:00 American Express, P.O. Box 0001,  
Los Angeles, CA 90096-0001  
22365709 EDI: WFNNB.COM Jun 04 2013 00:23:00 Ann Taylor, P.O. Box 659569,  
San Antonio, TX 78265-9569  
22365711 EDI: CAPITALONE.COM Jun 04 2013 00:23:00 Capital One Bank, P.O. Box 6492,  
Carol Stream, IL 60197-6492  
22365712 EDI: CITICORP.COM Jun 04 2013 00:23:00 Citi Cards, P.O. Box 183113,  
Columbus, OH 43218-3113  
22365714 EDI: DISCOVER.COM Jun 04 2013 00:23:00 Discover, P.O. Box 6103,  
Carol Stream, IL 60197-6103  
22365717 EDI: HFC.COM Jun 04 2013 00:23:00 HSBC Retail Services, P.O. Box 7680,  
Carol Stream, IL 60116-7680  
22365716 EDI: HFC.COM Jun 04 2013 00:23:00 HSBC Retail Services, P.O. Box 5238,  
Carol Stream, IL 60197-5238  
22365718 +EDI: CBSKOHL'S.COM Jun 04 2013 00:23:00 Kohl's, P.O. Box 359, Milwaukee, WI 53201-0359  
22365721 E-mail/Text: KAREN\_WINZELER@OHIOGAS.COM Jun 03 2013 23:03:43 Ohio Gas Company,  
200 West High Street, P.O. Box 528, Bryan, OH 43506-0528  
22365724 EDI: AGFINANCE.COM Jun 04 2013 00:23:00 Springleaf Financial Services, P.O. Box 742536,  
Cincinnati, OH 45274-2536  
22365727 EDI: WFNNB.COM Jun 04 2013 00:23:00 Victoria's Secret, P.O. Box 659728,  
San Antonio, TX 78265-9728  
22365729 +EDI: WFFC.COM Jun 04 2013 00:23:00 Wells Fargo, P.O. Box 5058, Sioux Falls, SD 57117  
TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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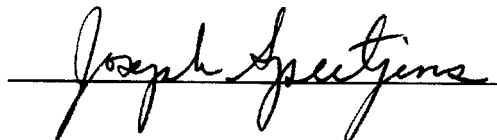
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2013 at the address(es) listed below:

Patti Baumgartner-Novak pnovak@buckeye-express.com, lisa-trt2@bex.net;OH76@ecfcbis.com  
Stephen T Priestap on behalf of Debtor Kelly A. Cody Stephen.Priestap@priestap-law.net,  
kim@stevepriestap.com  
Stephen T Priestap on behalf of Debtor Chad D. Cody Stephen.Priestap@priestap-law.net,  
kim@stevepriestap.com

TOTAL: 3

**United States Bankruptcy Court for the Northern District of Ohio****Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 29, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

**Case Information****Case Number:** 13-32282-maw**Debtor(s):**

Chad D. Cody  
6052 Sunny Lake Court  
Sylvania, OH 43560

Kelly A. Cody  
6052 Sunny Lake Court  
Sylvania, OH 43560

**Other names used by the Debtor(s) in the last 8 years:****Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:**

xxx-xx-2371

xxx-xx-0670

**Attorney for Debtor:**

Stephen T Priestap  
626 Madison Avenue  
Suite 603  
Toledo, OH 43604  
Telephone number: 419-243-2042

**Bankruptcy Trustee:**

Patti Baumgartner-Novak  
3015 Navarre Ave.  
#203  
Oregon, OH 43616  
Telephone number: (419) 724-2480

**Meeting of Creditors**

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

**Date:** July 23, 2013**Time:** 08:45 AM**Location:** Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604

**Presumption of Abuse under 11 U.S.C. § 707(b)**  
**See "Presumption of Abuse" on the other side of this notice.**

The presumption of abuse does not arise.

**Deadlines**

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

**Deadline to File a Proof of Claim:** *Please do not file a proof of claim unless you receive a notice to do so.*

**Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:** September 23, 2013

**Deadline to Object to Exemptions:** 30 days after the *conclusion* of the meeting of creditors.

**Address of the Bankruptcy Court Clerk's Office:**

United States Bankruptcy Court  
1716 Spielbusch Ave Room 411  
Toledo, OH 43604

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

**Date:** June 3, 2013

**Refer to Other Side of this Notice for Important Explanations**

## EXPLANATIONS

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

*Do not include this notice with any proof of claim or other filing you submit to the court.*

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**